

REMARKS

Applicant has carefully reviewed and considered the Office Action mailed on June 6, 2001, and the references cited therewith.

Claims 1-20 are pending in this patent application. Claims 1-4 and 11-12 are amended in this Amendment and Response. No claims were added or cancelled. Detailed responses to each of the rejections follow:

§102 Rejection of the Claims

Claims 1-10 were rejected under 35 USC § 102(e) as being "clearly anticipated" by Schutzer et al., U.S. Patent 5,920,848, (Schutzer).

Applicant amended independent claim 1, mooting the rejection of claim 1 and mooting the rejection of its dependent claims 2-10. The amendments to claim 1 are believed to better recite the present subject matter. Claims 2-4 were also amended.

Insofar as the rejection is applied to claims 1-10, Applicant respectfully traverses. For example, among other things, Applicant is unable to find in the cited reference a method for allowing selective access to debt collection information by storing information relating to debt collection in a database and processing data access requests to allow for remote review of debt collection status, as recited in claim 1. Applicant respectfully submits that dependent claims 2-10 include limitations which are also not found in the cited reference.

Reconsideration and allowance of claims 1-10 is respectfully submitted.

§103 Rejection of the Claims

Claims 11-20 were rejected under 35 USC § 103(a) as being unpatentable over Schutzer.

Applicant respectfully traverses the rejection on several grounds. The rejection asserts that "Schutzer et al. disclose the same system and method as set out in claims 1-10." Applicant repeats the above discussion in traversal of this assertion.

The rejection further asserts that "Schutzer et al. fail to explicitly define his data items as debt collection accounts and related attributes. . . ." Applicant believes this assertion is consistent with the above discussion.

The rejection concludes:

. . . . simply automating or allowing clients to access certain accounts with limited or personally designed access to information that was previously accessible manually or by paper correspondence does not increase the value of the information being transacted, it merely performs the transaction with increased speed, whereby the end result is still the same. . . .

Applicant respectfully traverses this assertion on several grounds. It is respectfully submitted that the recited system provides additional benefits that prior art paper systems cannot offer. For example, the present system allows a client representative to get a detailed picture of the debt collection status of individual accounts which is updated as collections progress. Paper systems incur time-consuming collection of information and delays in transmitting the information to the client. Furthermore, in some cases the information received by the client may need to be re-entered from paper to electronic form. Delay in paper-based systems may introduce errors in the accuracy of the reports. In varying embodiments, the present system provides a client the opportunity to see relatively quickly what accounts are problematic and to get a more accurate snapshot of their collection efficiency. It can also provide the client with a tool for avoiding further incursions of debt with problematic debtors at a much quicker rate than any paper system.

Another feature of the present system is that the client has tremendous flexibility in viewing only the accounts of interest. This means that the client is interactively selecting the accounts to monitor and does not need to sort through an entire paper report (or even take the time to request a paper report).

Yet another feature is that the client can access the information at various access points having a web browser. The client no longer is attached to a particular location for receipt of information and can share the information to others with web browsers, if desired.

Yet another feature of some embodiments is that the client can selectively view information in accordance with an access scheme, and need not redact or reformat paper documents for certain eyes only.

These advantages are not exclusive or exhaustive of the present system; other benefits are provided by the system which are not discussed herein. Applicant respectfully requests reconsideration of the claimed subject matter and withdrawal of the assertions and obviousness rejections.

It is noted that Applicant amended claims 11 and 12 to better describe the recited subject matter. It is believed that the traversal of the rejections apply equally well to the claims as amended.

Reconsideration and allowance of claims 11-20 is respectfully requested.

Reservation of Right to Swear Behind References

Applicant reserves the right to swear behind any references which are cited in a rejection under 35 U.S.C. §§102(a), 102(e), 103/102(a), and 103/102(e). Statements distinguishing the claimed subject matter over the cited references are not to be interpreted as admissions that the references are prior art. In traversing these rejections, Applicant expressly maintains the right to swear behind the Schutzer patent.

Conclusion

Applicant respectfully submits that the claims are in condition for allowance and notification to that effect is earnestly requested. The Examiner is invited to telephone Applicant's attorney (612-373-6912) to facilitate prosecution of this application.

If necessary, please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

Respectfully submitted,

KEVIN A. LAYNE

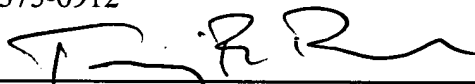
By their Representatives,

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Date

Nov. 6, 2001

By



Timothy E. Bianchi
Reg. No. 39,610

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: Commissioner of Patents, Washington, D.C. 20231, on this 6th day of November, 2001.

Name

Dawn M. Poole

Signature

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